

Taking the pulse of the artist community

artists health insurance

Online survey results

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The Actors Fund,
for everyone
in entertainment.



Future of Music Coalition
Education, Research and Advocacy for Musicians

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Artists and Health Insurance Survey

Executive Summary

October 15, 2013

In July and August 2013, Future of Music Coalition (FMC) and the Artists' Health Insurance Resource Center (AHIRC) conducted an online survey of US-based artists about their access to health insurance. The survey was open to artists of all types – dancers, actors, musicians, visual artists, and filmmakers.

- The survey found that, of the 3,402 artist respondents, **43% do not currently have health insurance**. This is more than double the national estimate of 18% uninsured (ages 0-64), as calculated by the Kaiser Family Foundation.¹
- Of those respondents who do have health insurance (N=1927), **39% said they are paying for coverage themselves**. This is over six times greater than the estimated 6% of the general population that pays for private, non-group insurance, according to the Kaiser Family Foundation.² This percentage climbs to 51% for those respondents who spend 40 hours or more a week doing their craft.
- Of uninsured respondents, the vast majority – **88%** – say that the primary reason that they don't have insurance is that **they can't afford it**.

This most recent survey confirms what many arts service organizations have known anecdotally for years: **the US-based artist community is less likely to be insured than the general population, with cost and affordability as the prevailing factors.**

Even more troubling is the finding that those respondents who spend more time or derive more income from being an artist are less likely to be insured.

- The more workweek hours spent on art, the less likely respondents are to have health insurance.
- The greater percentage of personal income derived from art, the less likely respondents are to have health insurance.

The findings underscore the conditions experienced by artists; as self-employed or freelance workers with variable incomes, many are simultaneously not eligible for

¹ Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data) <http://kff.org/other/state-indicator/nonelderly-0-64/>

² Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data) <http://kff.org/other/state-indicator/nonelderly-0-64/>

employer-based coverage and have difficulty affording individual health insurance purchased on the open market.

This was an important moment to take a snapshot of artists' access to health insurance. In 2010, Congress passed the Affordable Health Care Act (ACA), which instituted a number of new protections, tax credits and safety nets for citizens. But, because of this law, health insurance is no longer an option; most Americans will need to secure coverage by 2014.

Survey respondents were asked if they understand how the ACA will impact them and their families. A majority – **55%** – of respondents said they either **“don’t understand it at all”** or are **“unsure”** how it will impact them. But artists aren’t the only ones who are ambivalent. A recent poll by Pew Research Center/USA Today found a similar lack of understanding among the general population, with 34% saying they “didn’t understand at all” how the ACA would affect them.³

We also asked survey respondents whether they will make changes to their health insurance coverage because of the Affordable Care Act. More than 70% of those who are currently insured are either going to keep their current plan or shop on the state-based exchanges. However, over half of those who are currently uninsured are “unsure” about what they will do.

Released during the opening of the health insurance exchanges, FMC and AHIRC see this data as a clear and timely snapshot of the American artist community. With vast swaths of the community currently uninsured, and many either self-employed, low income, or under 65, **self-employed artists are exactly who the Affordable Care Act is designed to help**. We hope that this data not only provides an up-to-date picture of artists' challenges and aspirations, but serves as a vital benchmark in the rollout of the ACA itself.

Survey Methodology

The Artists and Health Insurance survey was available online via SurveyMonkey from July 15 – August 31, 2013. 3,639 individuals answered the core question about health insurance, and 3,402 (88%) completed the survey. Survey awareness and outreach was conducted through a number of means. FMC and AHIRC partnered with nearly 100 artist-based organizations in the US, who were given the tools to promote the survey through newsletters, blog posts, and/or social media.

³ [As Health Care Law Proceeds, Opposition and Uncertainty Persist](#), Pew Research Center, September 16, 2013.

Taking the Pulse: Artists and health insurance in 2013

On the eve of the rollout of the health insurance exchanges made possible by the passage of the Affordable Care Act, Future of Music Coalition (FMC) and the Artists' Health Insurance Resource Center (AHIRC) offer data that describes the health insurance conditions for one sector of the American public: artists.

Since 1998, AHIRC has helped artists everywhere acquire affordable, quality health insurance and health care. A program of The Actors Fund, AHIRC offers in-person counseling, national telephone support, and conducts workshops on health insurance and health care reform at arts, cultural and human services organizations in California and New York. AHIRC is an Affordable Care Act Navigator in New York and provides enrollment assistance for individuals and small businesses. In California, The Actors Fund was named the state's only education/outreach provider focusing solely on the arts and entertainment community. AHIRC also hosts a carefully researched, constantly updated database of information about access to health care and insurance.

FMC has been an active on the issue of musicians and health insurance for a decade. In 2002, FMC conducted an online survey of musicians and found that 44% of survey respondents did not have health insurance — more than twice the average of the general US population at the time. Cost of coverage was a leading factor for those polled, but musicians and songwriters also face structural problems that make it more difficult for them to obtain and keep coverage. In response to this initial assessment, FMC launched HINT — the Health Insurance Navigation Tool — which has, since 2005, provided hundreds of musicians with personalized, confidential advice about their health insurance options, for free.

In March 2010, FMC conducted a second health insurance survey of US-based musicians and composers. Of the 1,451 respondents, 33% did not have health insurance. This was lower than the 44% uninsured in the 2002 survey, but still twice the national average of 17% of the US population, as estimated by the Kaiser Family Foundation. Cost and affordability were still the prevailing factors, but the results also suggested that musicians were confused by the health insurance infrastructure, and not fully aware of the group plans and other affordable options available to them.

In July 2013, FMC and AHIRC partnered to conduct a third online survey. Instead of limiting the survey population to US-based musicians and composers, FMC and AHIRC worked with nearly 100 arts service organizations across the country to encourage artists of all types — dancers, musicians, visual artists, film and media artists, theatre actors, literary artists and more — to participate.

This report summarizes the most recent survey findings, which confirm what many arts service organizations have known for many years: **the US-based artist community is less likely to be insured than the general population, with cost and affordability as the prevailing factors.** The findings also reflect the conditions experienced by a vast majority of artists; as self-employed or freelance workers with variable incomes, many are simultaneously not eligible for employer-based coverage and have difficulty affording individual health insurance purchased on the open market.

Released during the opening of the health insurance exchanges, FMC and AHIRC see this report as a clear and timely snapshot of the American artist community. **With vast swaths of the community currently uninsured, and many either self-employed, low income, or under 65, artists are exactly who the Affordable Care Act is designed to help.** This data provides an up-to-date picture of artists' challenges and aspirations in regards to health insurance. It could also serve as a vital benchmark on the rollout of the ACA itself.

Survey Methodology

The July 2013 survey included 22 questions (See Appendix for survey questions). Participants provided anonymous information about what, if any, health insurance coverage they had, who provided it and monthly premium amounts. Additionally, the survey asked respondents about their level of familiarity with the Affordable Care Act, and whether they planned to take any action on health insurance with the continued rollout of the ACA.

The online survey also included questions that would help us categorize the types of artists that participated in the survey. In addition to common demographic questions such as age, gender, household income and marital status, we asked about their artistic discipline, how many workweek hours they spend on their art, and how much of their annual income is derived from their craft. These questions made it possible for us to filter and cross-tab the core data — whether or not respondents had coverage — and examine differences in insurance levels among different disciplines and demographic categories.

Data collection via SurveyMonkey began on July 15, 2013 and closed on August 31, 2013. We promoted the survey via partnerships with nearly 100 groups that represent or have direct contact with tens of thousands of artists, including musician unions, service organizations, arts councils, artist managers and publicists. Partners were given the tools to promote the survey through newsletters, blog posts, and/or social media.

3,639 individuals answered the core question about health insurance, and 3,402 (88%) completed the survey. During the analysis phase, we removed incomplete answers to focus on those 3,402 who had finished.

Risks and Limitations

Online survey research is inexpensive, quick, and automates much of the data processing. We do, however, recognize its inherent limitations. First, because the survey was online, it was limited to those with internet connections and a reasonable level of skills in website navigation. While the numbers of Americans who have internet connections continues to increase, there is still a percentage of the population that does not have consistent access.¹

Second, we recognize the problem of defining our population of study. Since there is no agreed-upon definition of “artist,” no qualifying tests, and no single organization that represents this constituency, it is impossible to precisely define this population in advance of the survey. Instead of creating strict criteria as pre-qualifiers for the survey, we included a number of questions about their participation in the arts — their primary discipline, the number of workweek hours they spend on artistic work and the percentage of their income derived from being an artist — which we then used as filters during the analysis phase.

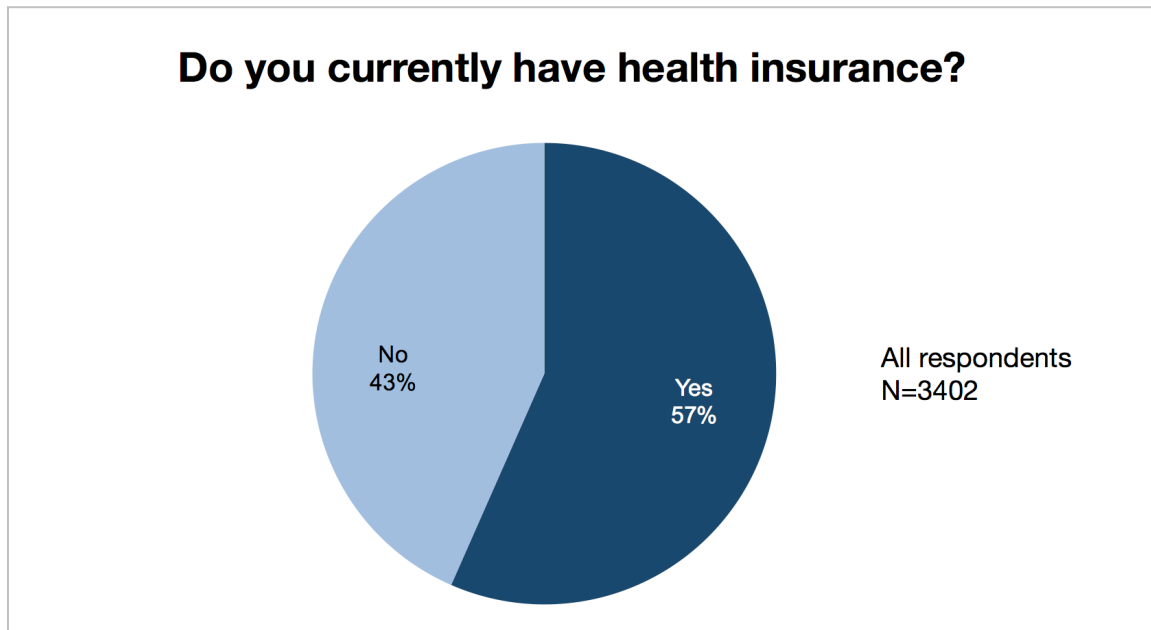
Third, we recognize the risk of self-selection bias in a survey like this. The artists who are most likely to feel compelled to respond to a survey about whether they have health insurance are probably those who have had a bad experience or are unsatisfied with their current situation. As a result, we would expect the numbers to skew higher, with a greater number of respondents being those that do not have health insurance. This is a difficult problem to counteract, but we made it very clear in our promotion effort that we wanted to hear from every artist — whether they had health insurance or not.

¹ According to national survey in May 2013 by Pew Internet and American Life Project, 85% of American adults (ages 18 and older) use the internet.

<http://pewinternet.org/Trend-Data-%28Adults%29/Online-Activites-Total.aspx>

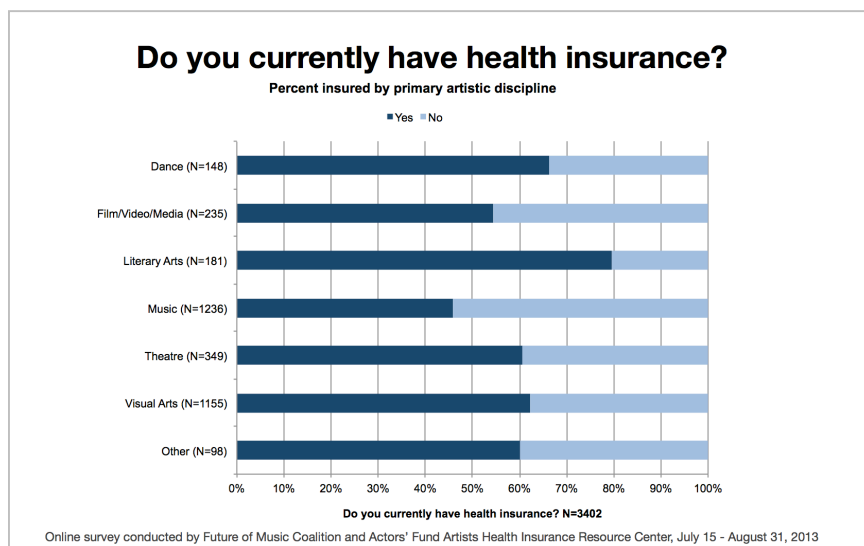
Over 40 percent of respondents currently do not have health insurance

Of 3,402 artist respondents, **43% said they currently do not have health insurance.** This is more than double the 18% of the non-elderly population that is uninsured, as estimated by the Kaiser Family Foundation.²



Some variation in levels of uninsured by artistic discipline

When filtered by primary artistic discipline, the percent of uninsured ranges from 21% for literary artists, to 53% uninsured for musicians. Understanding the specific reasons in the differences by art form would require additional



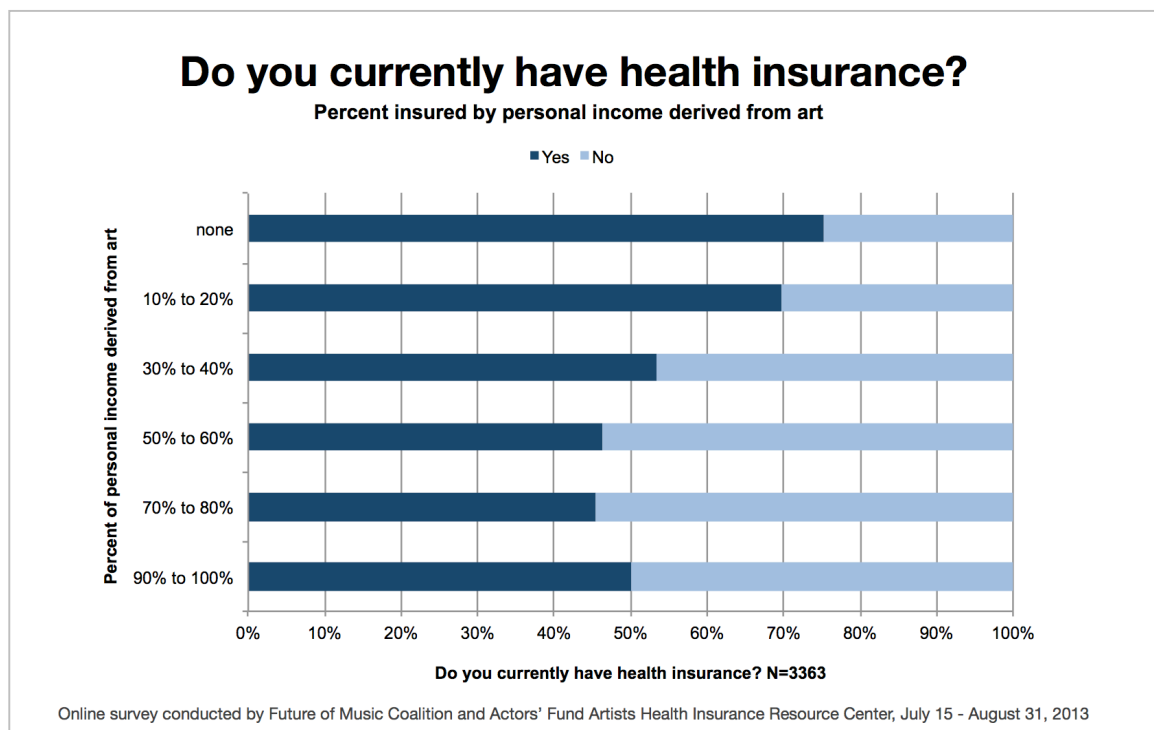
² Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data) <http://kff.org/other/state-indicator/nonelderly-0-64/>

research but, no matter the discipline, artist respondents are less likely to have health insurance than the general US population.

Those who spend more time or derive more income from being an artist are less likely to have health insurance.

Clearly, respondents have different career experiences and demographic profiles. For some respondents, art is a full-time profession. For others, it is something they do in addition to working a full-time job. And there are more in the middle, squeezing part time jobs or seasonal work in between tours or shows, or spending non-work hours in the studio or on stage. Using filters on some specific questions, we have a better sense of the factors that affect artists' access to health insurance.

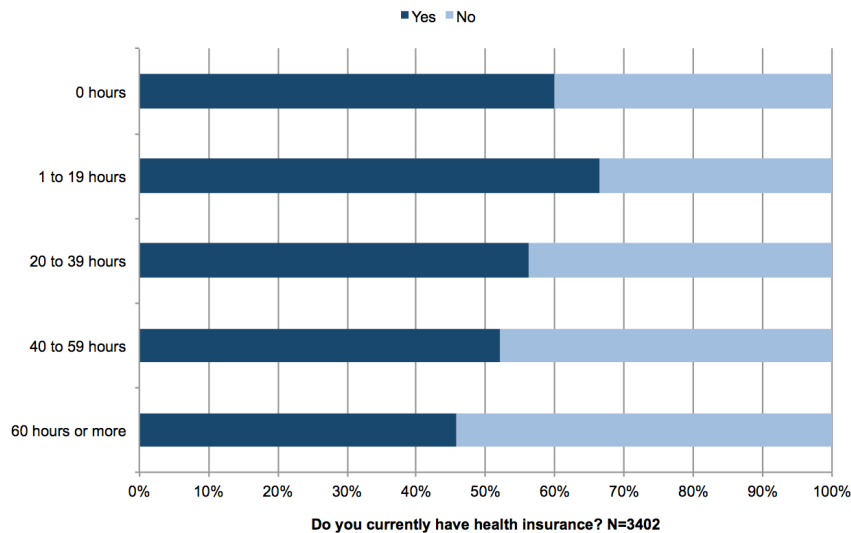
The chart below shows the percent of insured by the amount of personal income derived from art. In essence, the greater percent of their personal income that is derived from their art, the less likely respondents are to have health insurance.



Below is a similar examination of the percent of insured by amount of workweek dedicated to their craft. The more workweek hours spent on art, the less likely respondents are to have health insurance.

Do you currently have health insurance?

Percent insured by number of workweek hours spent on art

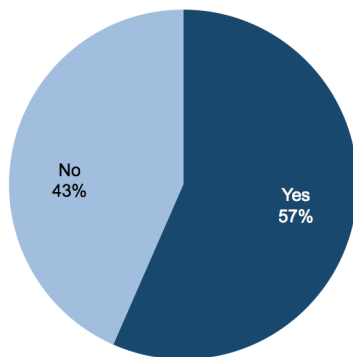


Online survey conducted by Future of Music Coalition and Actors' Fund Artists Health Insurance Resource Center, July 15 - August 31, 2013

Combining two variables allows us to examine the group of respondents who spend 40 or more hours a week *and* make 100% of their annual income from art — respondents who should be considered “full time” artists. Of these 817 respondents, **50% do not currently have health insurance.**

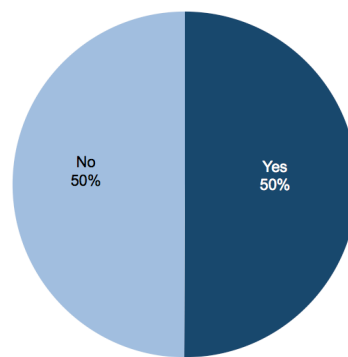
Do you currently have health insurance?

All survey respondents



N=3402

“Full time” artists: those working 40+ hours/week on art *and* deriving 100% of income from art



N=817

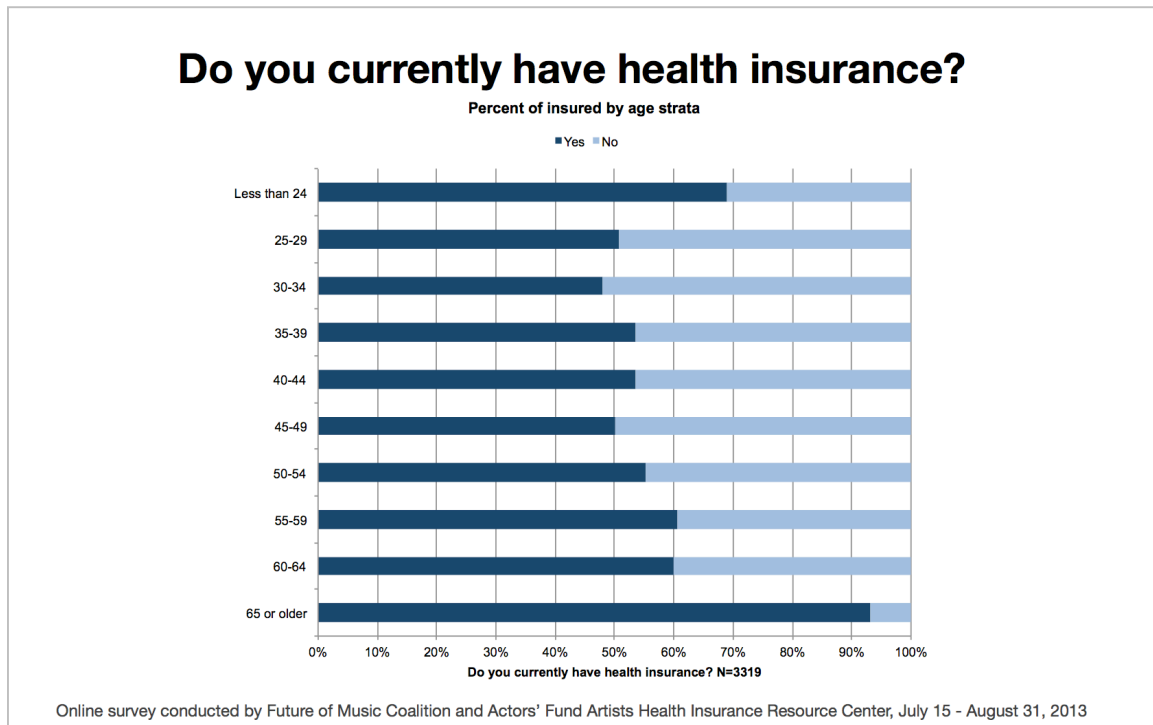
Online survey conducted by Future of Music Coalition and Actors' Fund Artists Health Insurance Resource Center, July 15 - August 31, 2013

The data suggest that those respondents who invest more time in their craft, or are more fully dependent on art for their household income, are less likely to be insured.

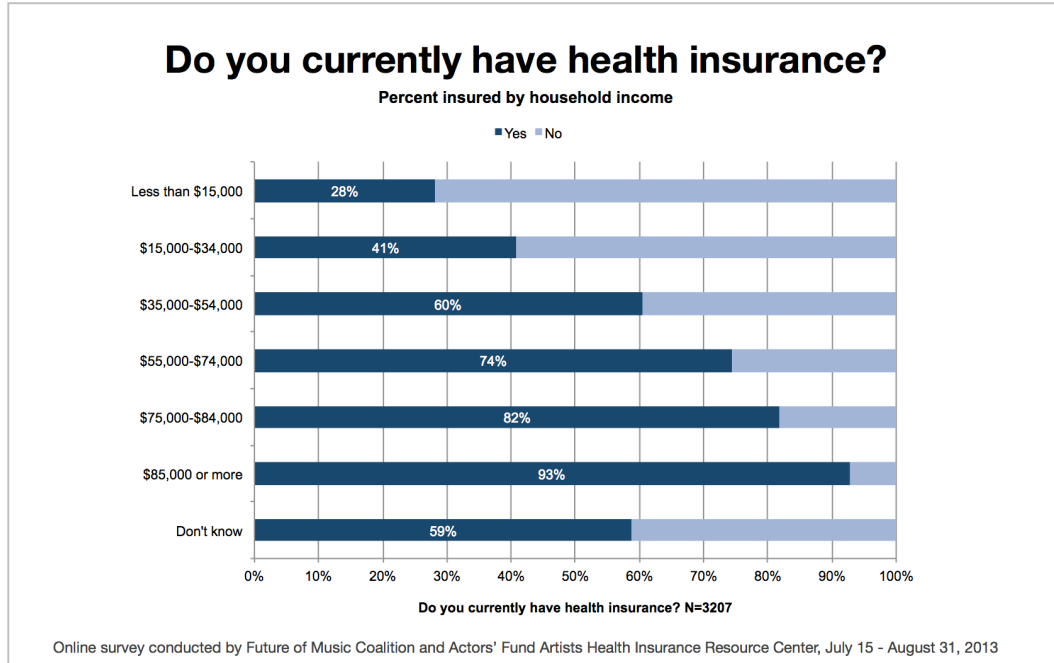
Differences by age, household income and location

The survey also asked respondents some standard demographic information including age, gender, marital status and number of children.

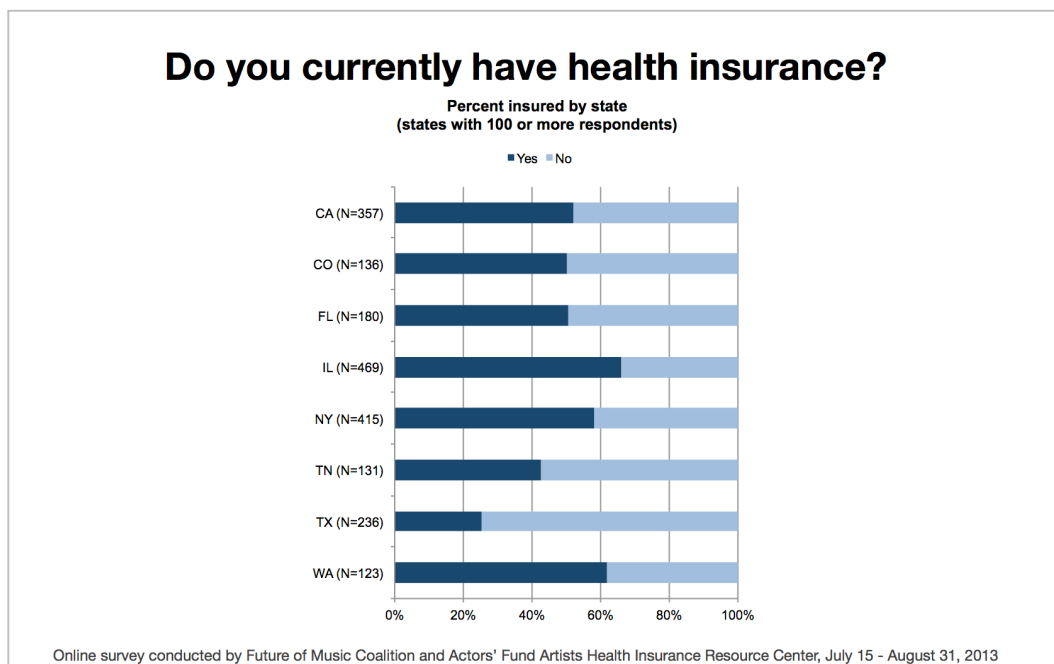
Age clearly plays a role in whether artists have health insurance. Those most likely to be insured are either under 25, or 65 and older. However, this reflects prevailing policy rather than a substantive difference in artists; those 65 and older are eligible for Medicare and, thanks to already-enacted provisions in the Affordable Care Act, young adults can now remain on their parents' plan until age 26.



The chart below shows the stark differences in health insurance coverage by household income strata. Only 28% of individuals in households earning less than \$15,000 annually report having health insurance, while 93% of individuals in households with incomes above \$85,000 say they are insured.



Respondents' state of residency also plays a role. The chart below shows the percent of respondents who currently have health insurance by state. To avoid problems with small sample sizes, we have only included data on those states that had more than 100 respondents.

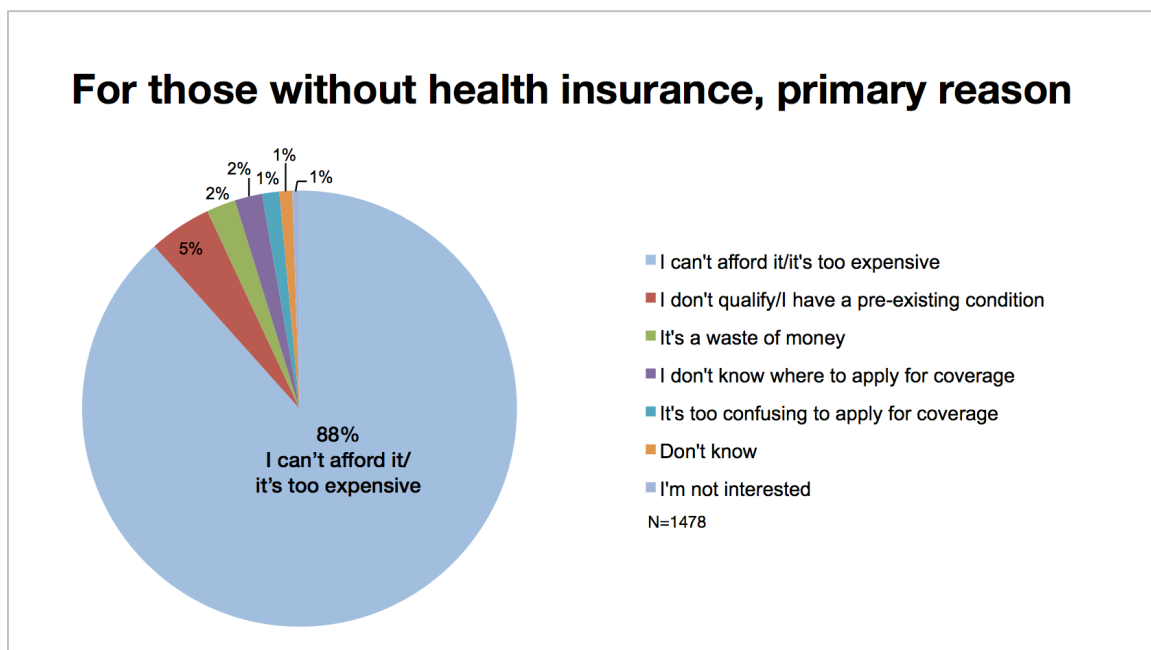


Artist respondents from Texas are the least likely insured, while those from Washington and Illinois — both states that currently offer low-income insurance plans to residents — are more likely insured. These findings mirror general state-based trends, as reported by Pew Research Center,³ but they also serve as a reminder that, despite many pieces of the Affordable Care Act that have put federal policies and guidelines into place, health insurance plans are largely regulated at the state level, and plans, prices and coverage vary from state to state.

The data above indicate that household income, age and location are significant factors in whether artist respondents have health insurance, with those who are between 25 and 64 and lower income the least likely to be insured. But respondents' commitment to their craft — their workweek hours and percent of income derived from their art — also play a role. Troubling — but not unexpected — is the finding that the greater the commitment to making art, the less likely the artist is to have health insurance.

For those who do not have health insurance, cost is the biggest factor

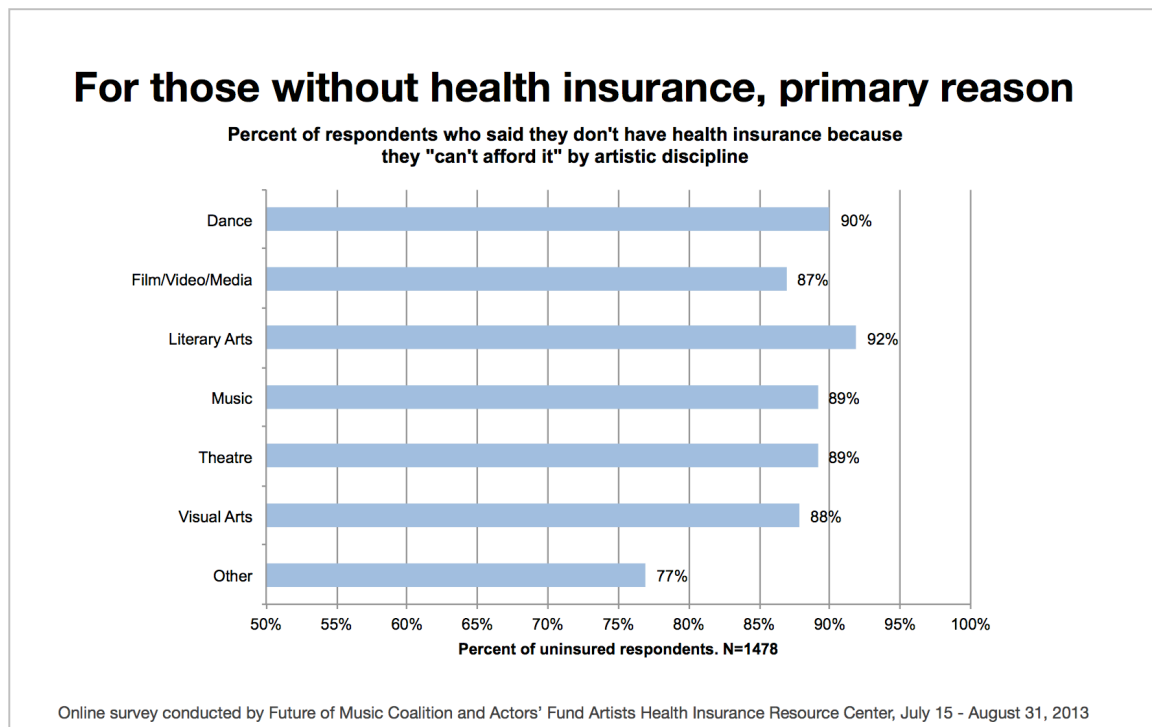
The 43% of survey respondents who told us that they do not currently have health insurance were asked to identify a primary reason. Of those 1,478 respondents, an



³ [Most uninsured Americans live in states that won't run their own Obamacare exchanges](#), Pew Research Center, September 19, 2013. Respondents from Massachusetts — a state that already has mandatory coverage for residents — reported 89% insured, but with only 61 respondents, they did not meet the minimum threshold to include in this chart.

overwhelming 88% said it was because it is too expensive/they can't afford it. Another 5% said they don't qualify for coverage because of a pre-existing condition, while smaller percentages said they were confused about where to apply for coverage, or lacked the proper information to get it.

Even when filtered by art form, cost/affordability remains the dominant reason that artists do not currently have health insurance.



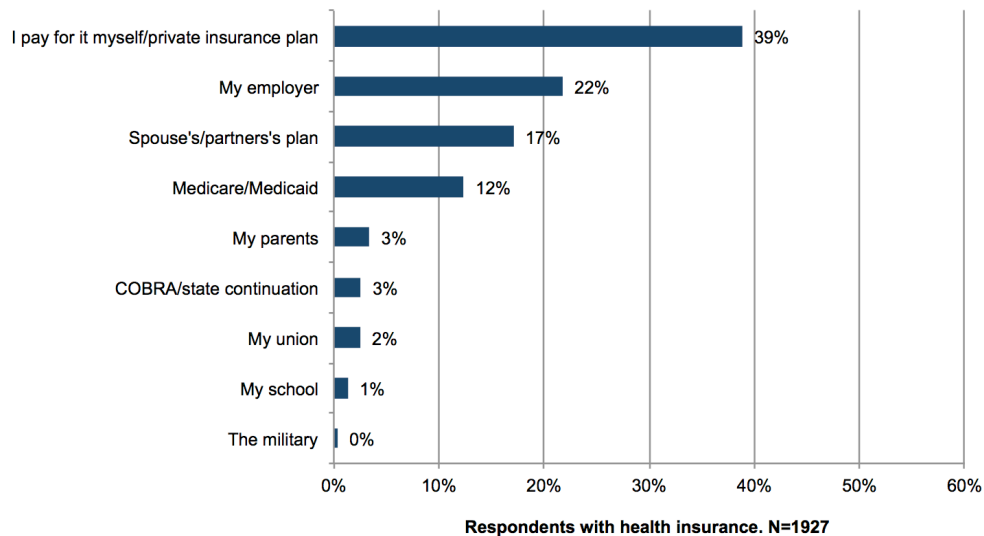
A handful of respondents (N=86) supplied free response answers to this question that suggest it's often a combination of factors — for instance, coverage being unaffordable *because of* pre-existing conditions — that leave them uninsured.

Many of those who do have health insurance are paying for it themselves

Of the 1,927 respondents who said that do currently have health insurance, **39% report paying for a private or individual insurance plan.** This is more than six times greater than the percent of the general population that purchases individual plans, which has hovered around 6% in recent years, according to Kaiser Family Foundation.⁴

⁴ Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data)
<http://kff.org/other/state-indicator/nonelderly-0-64/>

For those with health insurance, who provides coverage?

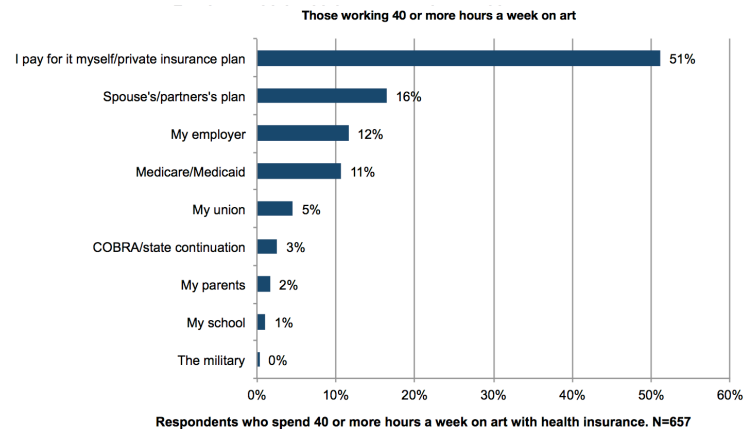


Online survey conducted by Future of Music Coalition and Actors' Fund Artists Health Insurance Resource Center, July 15 - August 31, 2013

While over a third of insured respondents are currently covered by an individual plan, 22% of the artist respondents said their coverage is provided their employer, and another 17% rely on a spouse's or partner's plan. This is much lower than the 56% of the adult population under 65 who rely on employer-based plans.⁵

To further underscore the point that artists are buying their own insurance plans, let's look at survey respondents who are "full-time" artists. Of the 657 insured respondents dedicating 40 or more hours a week to their craft, **51%**

For those with health insurance, who provides coverage?



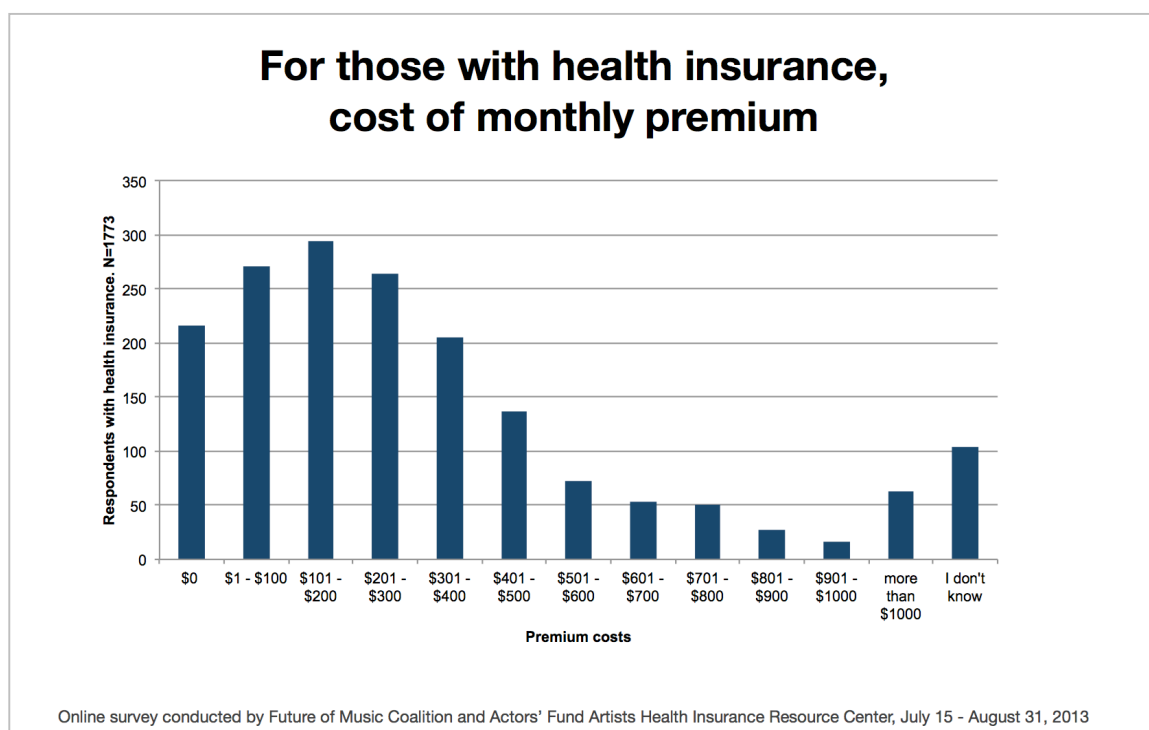
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⁵ Health Insurance Coverage of Nonelderly 0-64, Kaiser Family Foundation, (2011 Census data) <http://kff.org/other/state-indicator/nonelderly-0-64/>

pay for their own insurance. Only 76 — or 12% — of these “full-time” artists report getting their health insurance from an employer.

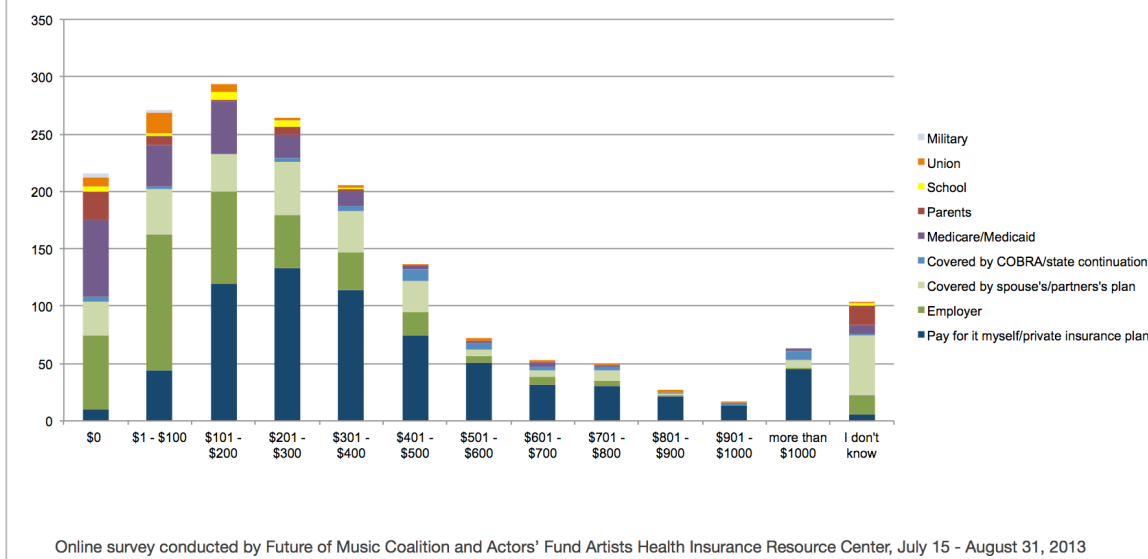
Majority of insured paying less than \$400 a month in premiums

Survey respondents who are currently insured were also asked about the cost of their monthly premiums. The chart below shows the range of answers from \$0 to “more than \$1,000 a month.” The majority of respondents’ premiums fall between \$0 and \$400, with an average premium of \$289 (for those who know what their premium costs).



Here is the same monthly premium data, but broken down by who pays for it. The dark blue bands show respondents who are paying for a plan themselves, while the grass-green band shows those who rely on employer-based coverage. The banding suggests that, as the premiums get more expensive, more of the burden falls on individuals themselves to pay for coverage.

For those with health insurance, cost of monthly premium and who pays



Cost, affordability, self-employment and income: a potent mix of factors

Data in the previous section describe some of the characteristics of the insured and uninsured artists that participated in this survey.

- Of those 57% who are currently insured, 39% are paying for an individual or private plan
- Of those 43% who are currently uninsured, 88% say it's because health insurance is too expensive or they cannot afford it.

Taken together, these answers underscore the common conditions artists of all types face that make it difficult for them to secure affordable coverage.

First, unlike the majority of Americans, artists are not typically employees of a specific company or corporation. They often work on a freelance basis, with compensation based on a contracted arrangement. This, however, clashes with the conventional reliance on employer-based health insurance coverage. For many decades, employers or unions have provided health insurance coverage to their full-time employees. Sole proprietors, the self-employed, contracted labor and individuals who work for very small firms often fall outside of this structure, leaving them to find health insurance solutions on their own.

This means that many artists must seek out *individual* health insurance policies. This in itself has proven challenging, as the individual health insurance marketplace has been confusing, expensive and, until recently, riddled with exceptions and conditions that made coverage both difficult to acquire, and less comprehensive than group plans.

But artists face two other challenges. Many are in lower-income brackets, which makes it hard to afford a variety of household expenses. But add to this that artists' incomes often fluctuate month-to-month, making it more difficult to consistently afford the premiums.

The Affordable Care Act, which was passed into law in 2010, attempts to address or fix many of thorny issues on the health insurance landscape. For instance, starting in 2014, health insurance companies will not be allowed to deny coverage based on pre-existing conditions. And, with the implementation of state-based health insurance exchanges, individuals who are currently uninsured (or who think they are paying too much) will be able to compare plans and published rates and find affordable coverage. In addition, many low-income Americans and employers will be able to get tax credits or subsidies to offset the costs of coverage.

As citizens who are often low-income, self-employed, and/or uninsured, artists are a key subset of the US population that the Affordable Care Act is designed to help. The next section examines data collected during the survey regarding these artists' feelings about the new healthcare landscape.

Attitudes about the Affordable Care Act

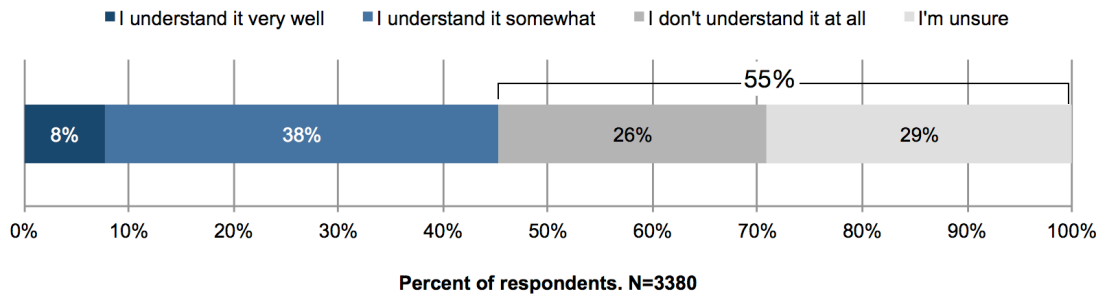
This Artists and Health Insurance Survey was conducted in July and August 2013, just two months before a significant milestone in the implementation of the Affordable Care Act; the opening of the health insurance exchanges.

Respondents were asked three questions related to the Affordable Care Act (ACA). Our goal was to gauge understanding, and get a benchmark measurement on artists' potential reactions to the implementation and continued rollout of the program.

When asked whether they understand how the ACA will impact them or their families, 26% of respondents said they "don't understand it at all" or and another 29% said "I'm unsure." A recent poll by Pew Research Center/USA Today found a similar lack of understanding among the general population, with 34% saying they "didn't understand at all" how the ACA would affect them.⁶

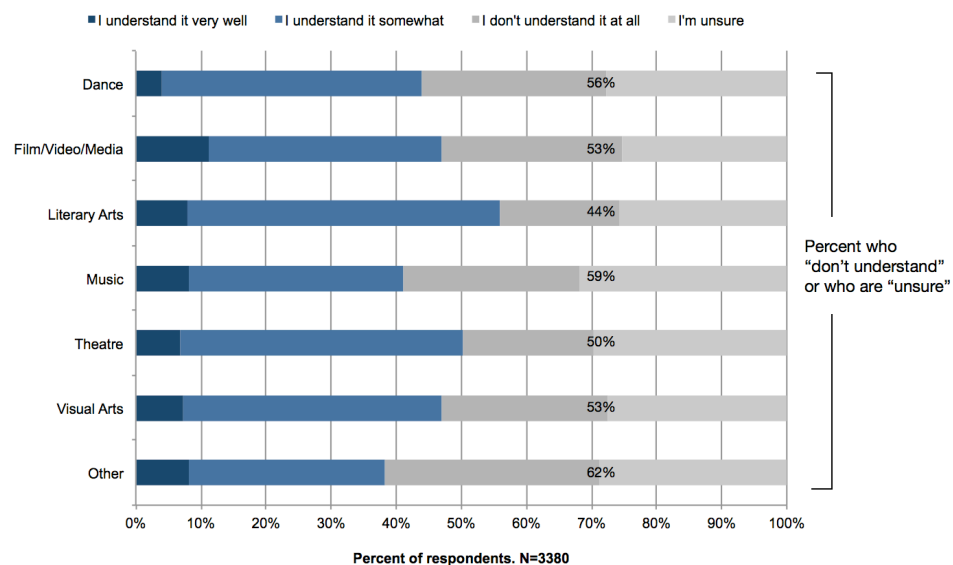
⁶ [As Health Care Law Proceeds, Opposition and Uncertainty Persist](#), Pew Research Center, Sept. 16, 2013.

Understanding of Affordable Care Act



Looking at the same data by art form, a majority of respondents in all but one discipline are ambivalent about the impact of the ACA, with musicians being the artists that are most unsure.

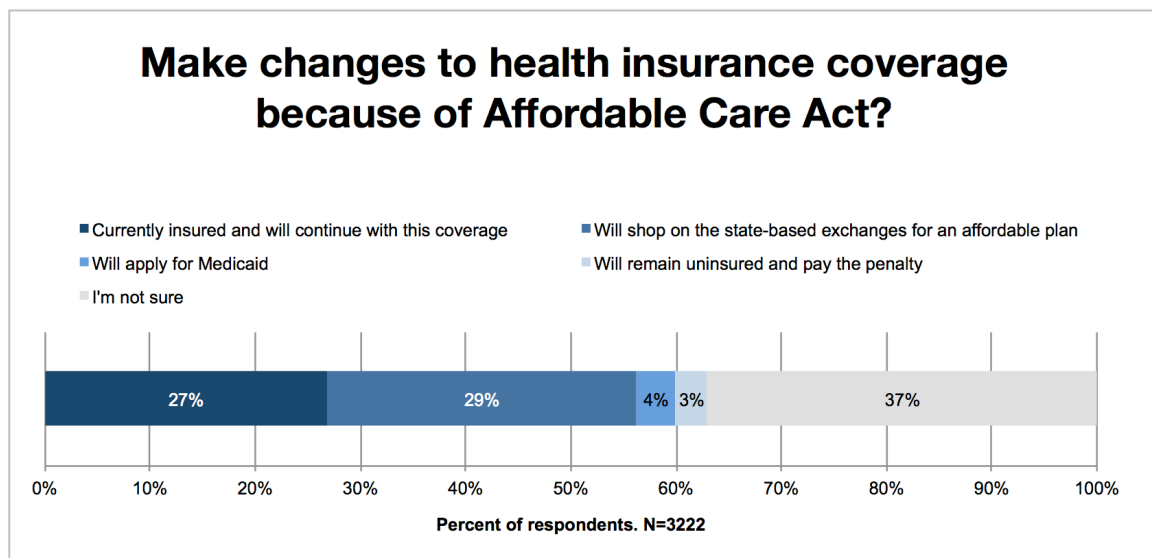
Understanding of Affordable Care Act



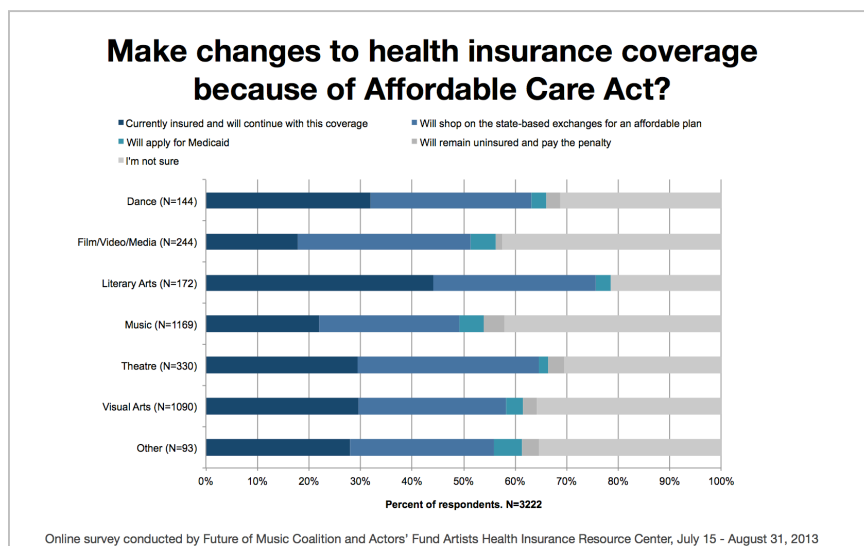
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When asked whether they would make changes to their health insurance coverage because of the Affordable Care Act, more than a third of respondents (37%) are “unsure” about what they will do with continued rollout of ACA in fall 2013.

Again, artists are not unlike the general US population, which reports widespread confusion about the policy, some disagreement with law in general, and a lack of practical experience with to-be-launched insurance exchanges.⁷

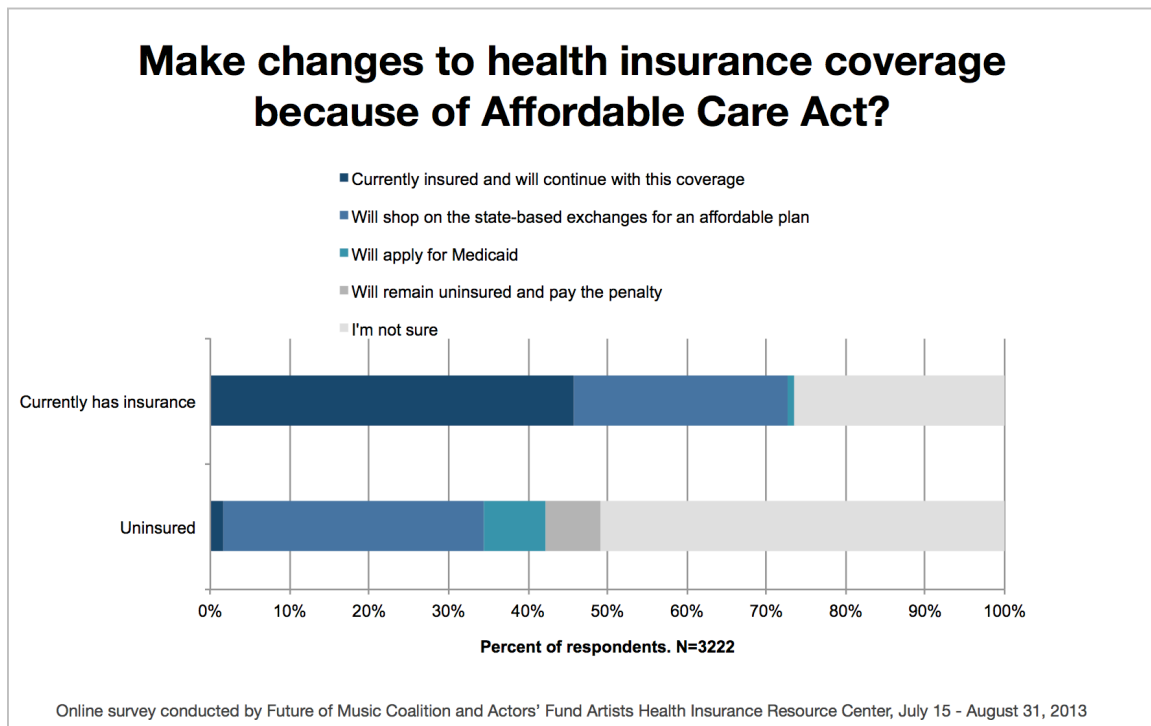


Respondents' reactions to the ACA vary slightly by artistic discipline, with musicians and filmmakers being the most “unsure” about whether they will change their health insurance coverage based on the policy.



⁷ [As Health Care Law Proceeds, Opposition and Uncertainty Persist](#), Pew Research Center, Sept. 16, 2013.

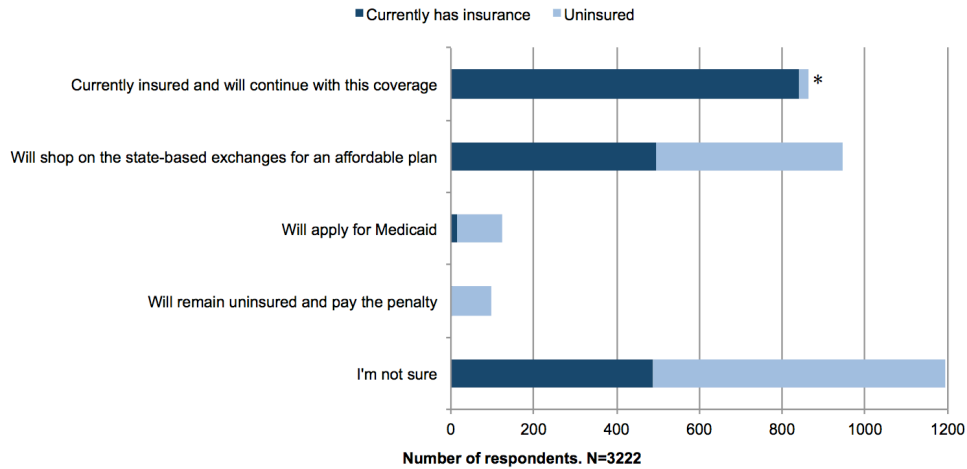
What is more instructive is looking at respondents' reactions based on whether they are currently insured or not. Of those who are currently insured — the top bar on the chart below — 46% plan to continue with their existing coverage, while another 27% plan to shop on the state-based exchanges for an affordable plan.



Meanwhile, those who are currently uninsured — the bottom bar on the chart — are much more ambivalent. While 33% say they will shop on the state-based exchanges for an affordable plan, more than half — 51% to be precise — are “unsure” about whether they will alter their coverage.

One more analysis flips the axes to focus on the differences in reaction based on whether respondent has insurance or not. Those who are currently insured are either keeping their current coverage or shopping for a more affordable or better plan. But nearly 1,200 respondents are “unsure” about whether they will make changes to their coverage based on ACA; this includes 450 respondents that currently have health insurance.

Make changes to health insurance coverage because of Affordable Care Act?

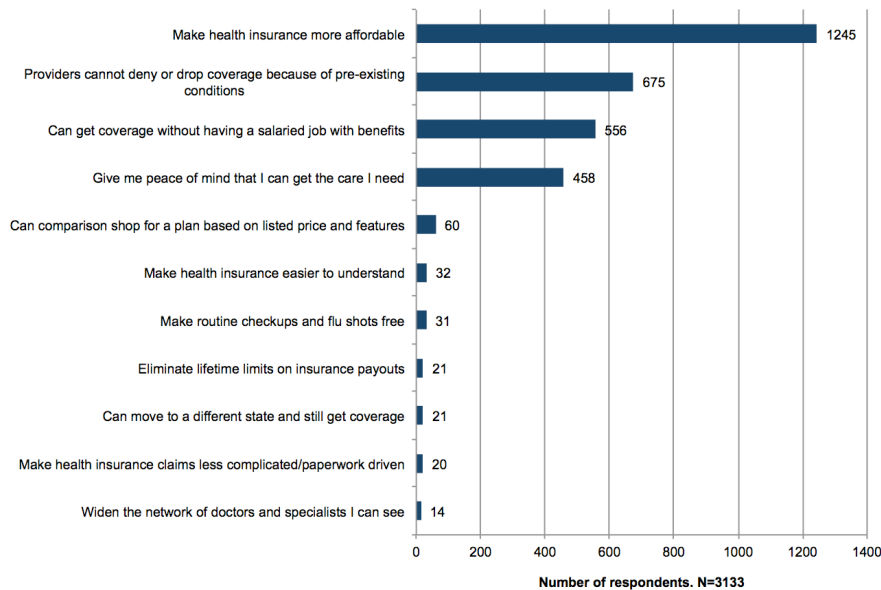


Online survey conducted by Future of Music Coalition and Actors' Fund Artists Health Insurance Resource Center, July 15 - August 31, 2013

*** We suspect these responses, which reflect a counter-factual position based on earlier answers, are respondents who didn't read the question properly.**

Another question on the survey asked respondents to choose the most important potential outcome of the ACA. Of available survey answers, the most popular were:

Most important potential outcome of Affordable Care Act



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- will make health insurance more affordable (40%)
- providers cannot deny or drop coverage because of pre-existing conditions (22%)
- can get coverage without having a salaried job with benefits (18%)
- give me peace of mind that I can get the care I need (15%)

Respondents were also given a chance to express their thoughts about the potential outcomes of ACA in an open-ended text box. About 300 survey takers typed out an answer:

- Some respondents hoped that “all of the above” would result.
- A handful of respondents thought the ACA didn’t go far enough, and hoped this was the first step towards single payer or universal care.
- A smaller number of respondents said things like:
 - They do not think the ACA is going to work
 - They think the ACA will make health insurance more expensive
 - Government will become too involved in this business
 - They disagree with the government forcing them to pay for something they can’t afford or don’t want.

Artists’ feelings about health insurance

A final question asked survey takers if had any other feeling about health insurance in general. The responses fell into a number of broad categories. Below we provide some sample quotes from each of these topics.

Existing system is too expensive

“We spend 50% of our income on health insurance premium and can’t afford to go the doctor. Our premiums are more than we ever paid for a mortgage. Beyond our premiums, we pay out of pocket for dental care, eye exams and glasses. Every birthday, our premiums go up. Our deductible is \$6000 and we’re just holding on for the exchanges, or we’d have to go even higher. We’re hanging on for the exchanges, but much longer and we’d probably have to consider going bare.”

Existing system is too complex

“It is extremely confusing and very frustrating and scary; the paperwork is totally unfriendly and hard to understand; I could not handle it on my

own without the help my wife and she is educated (MBA) and says it is terribly difficult to understand - need simplification”

Current plan doesn’t meet coverage needs

“I have health insurance but not dental insurance. I have serious dental issues that I haven't been able to take care of due to cost.”

Health insurance coverage being tied to employment

“Health insurance is the main reason I keep my part time non-art job. I am afraid to purchase a single plan on my own, since I do not want to be dropped if I get ill. Feel stuck.”

Fear of illness/anxiety about affording coverage

“The stress of never knowing if I can keep up my health insurance is killing my health. Irony.”

New system is too complex

“I want to know where to get good information that I can understand. I also want to where I go to sign up. It is very confusing, and I don't have a lot of spare time to research it.”

“It seems like nobody is clear on the rules and regulations of everything yet.”

Fear that new system will also be too expensive

“It just doesn't seem like the Affordable Care Act just doesn't go far enough for those like myself who are self-employed and rely only on my art for income. The plans that offer an ‘affordable’ monthly rate have such astronomically high deductibles and no free ‘wellness routine visits’ that they just aren't affordable at all. It's truly frustrating!”

Concerns that new plans won’t meet treatment needs

“I don't trust the new program to be effective or affordable-it might be ‘affordable’ but the coverage will be minimal at best – a challenge to

navigate and give me little or no peace of mind that I would get adequate care if something should happen.”

Confused by the politics surrounding ACA

“I wish the affordable care act had an ad campaign with the truth about it/info. I keep getting negative emails, ads, etc. by the opposition.”

“I'm afraid about the future. I don't know enough about the plusses and minuses of this Obama Care policy. I know I can't afford insurance, nor can I afford penalties.”

Think that the penalties are unfair

“The penalty for not having insurance will cause undue hardship to those who can't afford it in the first place.”

“I strongly doubt that the ACA will actually provide affordable healthcare for all, and the \$400 penalty for not having insurance will just make ‘criminals’ out those struggling financially”

The lasting effect of artists' limited access to affordable health insurance

Finally, quotes from a few respondents underscore the effect that limited access to affordable health insurance has on artists and their career choices.

A number of respondents pointed out the challenge of finding coverage in a system so highly dependent on employer-provided coverage:

“As an artist, stability and employer-based insurance can be very hard to come by, even when working the equivalent of full-time, or more.”

Another talked about the challenges of being able to make premium payments on a fluctuating income:

“When you're freelance, it's hard to determine true income when you submit a form. Say you provide last year's tax return and you had a good year. But, at the time you are applying, you aren't making that much money and so it doesn't reflect your current income. It's hard to get people to understand that.”

Some have given up considering art as a career because of a lack of health insurance coverage:

“Health insurance was the primary driver for me getting my current employment. I had to give up any dreams of being a working artist because I just could not pay the astronomical costs of health care from my earnings.”

Another expressed how critical health insurance choices have been to their career trajectory:

“It has been the biggest hardship of being a working artist. I don't regret my decision to go out on my own, but had I known what costs were going to do in the last 15 years I might have thought twice.”

And, finally, one survey respondent summed up the long-term consequences of the existing system and its impact on the arts:

“Unstable income is hard to deal with too, but the knowledge that a catastrophic health event, or simply ongoing needs or chronic conditions are inevitable will stop any logical person (who is not independently wealthy) from even considering work in a creative field. Artists in Europe do not have to suffer the way American artists do. It's a tragedy.”

Health insurance and artists, now and in the future

The Artists and Health Insurance Survey was designed to capture data from a large swath of the American arts community, from dancers to musicians, theatre actors, visual artists, filmmakers and literary artists. The results in this report confirm that artists are much less likely to have health insurance than the general population. As freelancers or self-employed creators, artists are typically not eligible for employer-based coverage, which has served as the backbone of health insurance provision for decades. Instead, artists and freelancers of all types have had to purchase individual health insurance plans, which have proven to be costly, difficult to understand, and incomplete in their coverage.

With the continued rollout of the Affordable Care Act, the public should see substantive changes to the health care landscape, including a mandate that all individuals have health insurance by 2014.

The survey data underscores that artists — like so many Americans — are confused about the ACA’s provisions, and unsure about how it will impact them and their families. But the open-ended responses and survey data suggest that artists hope that the policies will provide them with more affordable coverage, and more options to purchase coverage independent of employer-based plans.

FMC and AHIRC are part of a task force that has been organized to help musicians and artists navigate these health care changes. The task force is collaborating on a website at <http://health.futureofmusic.org> that provides links to an artist-friendly FAQ, resources, events and seminars, and a staffed hotline where musicians and artists of any type can call for advice and guidance.

Documenting these changes, and artists’ access to affordable health care, will also continue. We plan to repeat these surveys on an annual basis to measure adoption rates in the artist community.

Meaningful health insurance reform is crucial to all Americans, including artists, and AHIRC and FMC fully support reforms that ensure that artists can obtain affordable plans with good coverage, regardless of their age, gender, employment status, location or pre-existing condition. As the new health care landscape takes shape, FMC and AHIRC join many other arts organizations and unions who are documenting changes and helping artists make informed decisions about their health care and health insurance options.

Artists and Health Insurance

1. Do you have health insurance?

A coalition of artist groups are conducting this online survey from July 17 - August 31, 2013 in order to better understand artists' access to health insurance in the United States.

It should take you about 10 minutes to complete this survey, and your answers are anonymous and confidential. If you prefer, you can leave your email at the end of the survey and we will be sure to send you the results, which should be released in September 2013.

Thanks!

*1. Do you currently have health insurance?

- ☐ Yes
- ☐ No

2. Insured: provider

*2. Who provides your health insurance?

- | | |
|--|------------------------------------|
| <input type="radio"/> My employer | <input type="radio"/> My parents |
| <input type="radio"/> I'm covered by my spouse's/partners's plan | <input type="radio"/> My union |
| <input type="radio"/> I'm covered by COBRA/state continuation | <input type="radio"/> My school |
| <input type="radio"/> I'm covered by Medicare/Medicaid | <input type="radio"/> The military |
| <input type="radio"/> I pay for it myself/private insurance plan | |

Other (please specify)

3. Insured: factors

Artists and Health Insurance

*3. Which elements were the biggest factors in your decision about your health insurance? (multiple answers allowed)

- ☐ No choice: plan was chosen by employer/spouse's employer
- ☐ Only plan I could get
- ☐ Cost of plan
- ☐ Coverage of plan
- ☐ Size of network
- ☐ Ease in working with insurance company

Other (please specify)

4. Insured: contributions

4. How much is your contribution or payment per month?

5. How many individuals are covered by this premium amount?

- ☐ 1: me
- ☐ 2: me + spouse
- ☐ 3 or more: me + spouse + any children

5. Uninsured

*6. What's the primary reason that you don't have health insurance?

- ☐ I can't afford it/it's too expensive
- ☐ I don't know where to apply for coverage
- ☐ It's too confusing to apply for coverage
- ☐ I don't qualify/I have a pre-existing condition
- ☐ I'm not interested
- ☐ It's a waste of money
- ☐ Don't know

Other (please specify)

6. Affordable Care Act

Artists and Health Insurance

The Affordable Care Act will lead to the creation of exchanges, or marketplaces, where the public will be able to compare bronze, silver, gold and platinum plans, each with a disclosed price. Lower income citizens' fees will be offset by subsidies and tax credits. By March 31, 2014 nearly all citizens will need to have proof of health insurance. Those who do not have proof of coverage will pay a penalty at tax time.

The Affordable Care Act will not significantly impact those who already have employer-based health insurance, or those who currently use Medicare or Medicaid. It primarily affects individuals who are currently purchasing health insurance on the open market, or who have no coverage at all.

7. The Affordable Care Act (ACA) is currently being implemented across the country. How well do you understand how the Affordable Care Act will impact you and your family?

- ☐ I understand it very well
- ☐ I understand it somewhat
- ☐ I'm unsure
- ☐ I don't understand it at all

8. At this time, do you plan to change your health insurance coverage because of the Affordable Care Act?

- ☐ No, I am currently insured and I will continue with this coverage
- ☐ Yes, I will shop on the state-based exchanges for an affordable plan
- ☐ Yes, I will apply for Medicaid
- ☐ I'm currently uninsured. I will remain uninsured and pay the penalty
- ☐ I'm not sure

Other (please specify)

9. If you had to pick just one, what do you see as the most important potential outcome of the Affordable Care Act?

- | | |
|---|---|
| <input type="radio"/> Make health insurance more affordable | <input type="radio"/> Providers cannot deny or drop coverage because of pre-existing conditions |
| <input type="radio"/> Make health insurance easier to understand | <input type="radio"/> Widen the network of doctors and specialists I can see |
| <input type="radio"/> Can get coverage without having a salaried job with benefits | <input type="radio"/> Eliminate lifetime limits on insurance payouts |
| <input type="radio"/> Can move to a different state and still get coverage | <input type="radio"/> Make routine checkups and flu shots free |
| <input type="radio"/> Can comparison shop for a plan based on listed price and features | <input type="radio"/> Give me peace of mind that I can get the care I need |
| <input type="radio"/> Make health insurance claims less complicated/paperwork driven | |

Other (please specify)

Artists and Health Insurance

7. Artistic discipline

*10. What is your primary artistic discipline?

- ☐ Dance
- ☐ Film/Video/Media
- ☐ Literary Arts
- ☐ Music
- ☐ Theatre
- ☐ Visual Arts
- ☐ Other (please specify below)

Artform

8. Time and income as artist

*11. About what percent of your personal annual income is derived from your work as an artist?

*12. About how many workweek hours do you currently spend rehearsing, writing, performing, developing your career, or managing the business around your craft?

9. Other jobs

*13. In the last question you said that you spend [Q12] a week on your craft. Do you currently have other jobs as well?

	In the arts	Outside the arts
Yes, a full-time job	<input type="checkbox"/>	<input type="checkbox"/>
Yes, a part-time job	<input type="checkbox"/>	<input type="checkbox"/>
Yes, contracted work	<input type="checkbox"/>	<input type="checkbox"/>
No other jobs. My art is my full time work.	<input type="checkbox"/>	<input type="checkbox"/>

10. About you

Artists and Health Insurance

***14. What's your age?**

15. Gender

16. Marital status

17. How many children do you have, if any?

18. What is your annual household income?

19. Are you a citizen or permanent resident of the United States?

☐ Yes

☐ No

20. In what state or U.S. territory do you live?

11. How you got here

21. How did you hear about this survey?

Some other organization or person?

12. Comments

22. Do you have any other comments about health insurance?

13. Results

Artists and Health Insurance

23. We will be analyzing these results after the survey closes on August 31, 2013, and reporting on the findings in September 2013. Enter your email address if you would like to be alerted about the results.